

# MEMORANDUM

Agenda Item No. 11(A)(3)

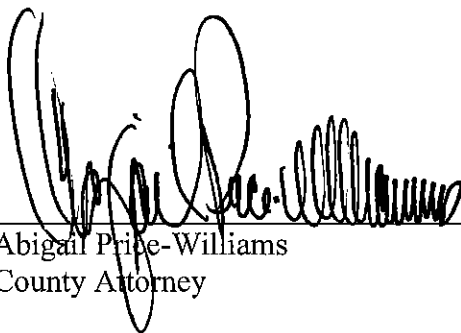
**TO:** Honorable Chairman Jean Monestime  
and Members, Board of County Commissioners

**DATE:** February 17, 2016

**FROM:** Abigail Price-Williams  
County Attorney

**SUBJECT:** Resolution supporting the Miami-Dade County Legislative Delegation's long-term goal of achieving parity between Miami-Dade County's property insurance market and similarly situated property insurance markets by ensuring that private and public wind storm loss models treat policyholders in Miami-Dade County fairly rather than burden them with relatively higher prices and lower coverage

The accompanying resolution was prepared and placed on the agenda at the request of Prime Sponsor Commissioner Rebeca Sosa.



Abigail Price-Williams  
County Attorney

APW/cp



# MEMORANDUM

(Revised)

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and Members, Board of County Commissioners

**DATE:** February 17, 2016

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County Attorney

**SUBJECT:** Agenda Item No. 11(A)(3)

Please note any items checked.

- ☐ "3-Day Rule" for committees applicable if raised
- ☐ 6 weeks required between first reading and public hearing
- ☐ 4 weeks notification to municipal officials required prior to public hearing
- ☐ Decreases revenues or increases expenditures without balancing budget
- ☐ Budget required
- ☐ Statement of fiscal impact required
- ☐ Statement of social equity required
- ☐ Ordinance creating a new board requires detailed County Mayor's report for public hearing
- ☒ No committee review
- ☐ Applicable legislation requires more than a majority vote (i.e., 2/3's \_\_\_\_, 3/5's \_\_\_\_, unanimous \_\_\_\_ ) to approve
- ☐ Current information regarding funding source, index code and available balance, and available capacity (if debt is contemplated) required

Approved \_\_\_\_\_ Mayor  
Veto \_\_\_\_\_  
Override \_\_\_\_\_

Agenda Item No. 11(A)(3)  
2-17-16

RESOLUTION NO. \_\_\_\_\_

RESOLUTION SUPPORTING THE MIAMI-DADE COUNTY LEGISLATIVE DELEGATION'S LONG-TERM GOAL OF ACHIEVING PARITY BETWEEN MIAMI-DADE COUNTY'S PROPERTY INSURANCE MARKET AND SIMILARLY SITUATED PROPERTY INSURANCE MARKETS BY ENSURING THAT PRIVATE AND PUBLIC WIND STORM LOSS MODELS TREAT POLICYHOLDERS IN MIAMI-DADE COUNTY FAIRLY RATHER THAN BURDEN THEM WITH RELATIVELY HIGHER PRICES AND LOWER COVERAGE

**WHEREAS**, the Miami-Dade County Legislative Delegation (the "Miami-Dade Delegation") is comprised of six State Senators and 18 State Representatives, representing the largest and most populated county in the State of Florida; and

**WHEREAS**, in early January, 2016, the Miami-Dade Delegation met to discuss its legislative priorities for the 2016 session, including legislation and appropriations; and

**WHEREAS**, in addition to setting its legislative priorities for the 2016 session, the Miami-Dade Delegation also enumerated certain long-term goals related to Miami-Dade County, a copy of which is attached hereto and incorporated by reference; and

**WHEREAS**, one of the long-term goals set forth by the Miami-Dade Delegation is related to property insurance—specifically, achieving parity between Miami-Dade County's property insurance market and similarly situated property insurance markets by ensuring that private and public wind storm loss models treat Miami-Dade County policyholders fairly rather than burden them with relatively higher prices and lower coverage; and

**WHEREAS**, in recent years, many South Florida residents have seen their property insurance premiums steadily—and sometimes sharply—increase, despite the fact that there has not been a major storm in Florida since 2005; and

**WHEREAS**, additionally, recent rate increases by Citizens Property Insurance (“Citizens”)—the state-run property insurance company for homeowners unable to find coverage in the private market—have disproportionately affected homeowners in Miami-Dade County and the rest of South Florida, where Citizens insures a large share of properties; and

**WHEREAS**, these headwinds for South Florida homeowners have come at a time when Florida’s housing market is showing modest signs of recovery from the steepest downturn in decades; and

**WHEREAS**, this Board would like to express its support for the Miami-Dade Delegation’s above-mentioned long-term goal related to property insurance,

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA**, that this Board:

**Section 1.** Supports the Miami-Dade County Legislative Delegation’s long-term goal of achieving parity between Miami-Dade County’s property insurance market and similarly situated property insurance markets by ensuring that private and public wind storm loss models treat Miami-Dade County policyholders fairly rather than burden them with relatively higher prices and lower coverage.

**Section 2.** Directs the Clerk of the Board to transmit a certified copy of this resolution to the Governor, Senate President, House Speaker, and the Chair and Members of the Miami-Dade State Legislative Delegation.

**Section 3.** Directs the County's state lobbyists to advocate for the action set forth in Section 1 above, and authorizes and directs the Office of Intergovernmental Affairs to amend the 2016 State Legislative Package to include this item and to include this item in the 2017 State Legislative Package when it is presented to the Board.

The Prime Sponsor of the foregoing resolution is Commissioner Rebeca Sosa. It was offered by Commissioner \_\_\_\_\_, who moved its adoption. The motion was seconded by Commissioner \_\_\_\_\_ and upon being put to a vote, the vote was as follows:

Jean Monestime, Chairman	
Esteban L. Bovo, Jr., Vice Chairman	
Bruno A. Barreiro	Daniella Levine Cava
Jose "Pepe" Diaz	Audrey M. Edmonson
Sally A. Heyman	Barbara J. Jordan
Dennis C. Moss	Rebeca Sosa
Sen. Javier D. Souto	Xavier L. Suarez
Juan C. Zapata	

The Chairperson thereupon declared the resolution duly passed and adopted this 17<sup>th</sup> day of February, 2016. This resolution shall become effective upon the earlier of (1) 10 days after the date of its adoption unless vetoed by the County Mayor, and if vetoed, shall become effective only upon an override by this Board, or (2) approval by the County Mayor of this Resolution and the filing of this approval with the Clerk of the Board.

MIAMI-DADE COUNTY, FLORIDA

BY ITS BOARD OF  
COUNTY COMMISSIONERS  
HARVEY RUVIN, CLERK

By: \_\_\_\_\_  
Deputy Clerk

Approved by County Attorney as  
to form and legal sufficiency.

MTM

Michael J. Mastrucci



## **Miami-Dade County Legislative Delegation**

*"Working Together for Miami-Dade"*

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### **Long-term Goals**

#### **Public Education – K-12.**

- ▯ Modify the school funding formula so that it accounts for the higher cost of education in urban areas.

#### **Public Education – higher education.**

- ▯ Ensure performance funding formula reflects socioeconomic conditions of enrolled students

#### **Healthcare.**

- ▯ Alter the system of intergovernmental transfers to reduce state-wide funding burdens placed on safety net hospitals.

#### **Property Insurance.**

- ▯ Achieve parity with similarly situated property insurance markets by ensuring that private and public wind storm loss models treat policyholders in Miami-Dade County fairly rather than burden them with relatively higher prices and lower coverage

#### **Transportation & Infrastructure.**

- ▯ Collaborate with the Metropolitan Planning Organization, Citizens' Independent Transportation Trust or other local entity willing and able to develop a comprehensive long-range transportation, transit and traffic congestion plan to inform the delegation's funding requests